

EXHIBIT A

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AGREEMENTS**

**PHH Home Loans, LLC, as successor by merger to Sunbelt Lending Services, Inc., f/k/a
Arvida Mortgage Services Inc., and RMR Financial, LLC, individually and as successor by
merger to Axiom Financial, LLC f/k/a Axiom Financial, Inc.**

Loan Purchase Agreement, dated April 17, 2003

Loan Purchase Agreement, dated May 20, 2004

Loan Purchase Agreement, dated June 13, 2001